

## Misleading Advertising

### Fraudulent and Misleading Ads

Countless consumers nationwide are victimized by misleading advertisers who use "Social Security" or "Medicare" to entice the public. Often, these companies offer Social Security services for a fee even though the same services are available directly from Social Security FREE OF CHARGE. These services include obtaining:

- a revised Social Security card to show a bride's married name;
- a Social Security card to replace a lost card;
- a Personal Earnings and Benefit Estimate Statement (PEBES);
- a Social Security number for a child or a newborn baby.

Other marketeers suggest that Social Security is in dire financial shape, and that people risk losing their Social Security or Medicare benefits unless they send a contribution or membership fee to the advertiser. These marketing practices clearly are misleading and deceiving our senior citizen population.

### What Has Been Done To Combat Misleading Advertising?

There are two laws that deal specifically with misleading advertising:

- Section 1140 of the Social Security Act prohibits non-government entities from using words that seemingly represent Social Security or the Health Care Financing Administration, the agency that runs Medicare, or emblems that suggest a government affiliation.
- The Deceptive Mailings Prevention Act gives the United States Postal Service specific power to stop delivery of a mail-solicitation that may reasonably mislead the public to believe it comes from the government or is somehow approved by the government.

The Office of the Inspector General (OIG) reviews potentially misleading advertisements. Some 60 companies have voluntarily agreed to stop using ads we questioned, or have changed their ads to comply with section 1140 of the Social Security Act. Direct mail solicitations that do not fall under section 1140 will be referred by OIG to the Federal Trade Commission, the United States Postal Inspector, or appropriate State Attorney General's offices.

### What To Do If You Suspect You Have Received Misleading Information

First, send the complete mailing, including the envelope, to:

Office of the Inspector General  
Social Security Administration  
6401 Security Boulevard  
Room 300 Altmeyer Building  
Baltimore, Maryland 21235

If it's more convenient, you can take the entire package to your local postmaster, or send a complaint that includes the package to:

Chief Postal Inspector  
United States Postal Service  
475 L'Enfant Plaza, S.W.  
Washington, D.C. 20260-2100

Also, advise your State's Attorney General or Consumer Affairs Office and the Better Business Bureau in your area.

Finally, remember—SOCIAL SECURITY SERVICES ARE FREE.



Social Security Administration  
SSA Publication No. 05-10005  
July 1996 (Destroy prior editions)  
ICN 451420  
Unit of Issue—HD (one hundred)

Signature